

Privacy Disclosure Statement and Consent



[Home Loans](#) | [Wealth Planning](#) | [Property Research](#) | [Insurance](#) | [Legal Services](#) | [Leasing](#)

In handling your personal information, **One Credit Group Pty Ltd (ACN 110 787 490, Australian Credit Licence 391573), Level 5, Pitt Street, Sydney NSW 2000, Contact phone number: (02) 9261 1909**

and our Authorised Credit Representatives are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

How and why we collect your personal information - We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Providing Your Personal Information to Other Organisations - In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator.
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- Your referees, such as your employer, to verify information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

Your rights - You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

By signing this consent you agree that we may collect, use and disclose your information also as specified below;

Consent to provide your personal information to a credit reporting body (CRB) – we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it; **OR**

Tick only if NO, I/we do not appoint you as our agent to obtain a credit report on my/our behalf

Consent to receive marketing Information - you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information; **OR**

Tick only if NO; I/we do not wish to receive marketing information

Consent to receive documents electronically - you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time; **OR**

Tick only if NO; I/we do not wish to receive documents electronically

If your personal information is not provided - If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

Name	Signature	Date
Applicant 1		
Applicant 2		
Applicant 3		
Applicant 4		

FACT FIND Form

GENERAL INFORMATION

New Client?

Broker Name

Date Credit Guide Provided

Interview Method

ID Verification Method

Application Type

Broker Company



Interview Date



Other

APPLICANT 1

PERSONAL DETAILS

Title First Name

Middle Name (s)

Surname

Gender Date of Birth (DOB)



CONTACT DETAILS

Mobile No. Home Phone No. Work Phone No.

Email

Current Address

Residential Status Start Date at Current Address

Previous Residential Address (if less than 3 years)

Residential Status Start Date at Previous Address

Mailing Address Settlement Address

IDENTIFICATION DETAILS

Country of Residency

Citizenship of

Australian Residential Status

Drivers License No. Passport No.

State of Issue Expiry Date Issue Date Expiry Date

APPLICANT 2

PERSONAL DETAILS

Title First Name

Middle Name (s)

Surname

Gender Date of Birth (DOB)



CONTACT DETAILS

Mobile No. Home Phone No. Work Phone No.

Email

Current Address

Residential Status Start Date at Current Address

Previous Residential Address (if less than 3 years)

Residential Status Start Date at Previous Address

Mailing Address Settlement Address

IDENTIFICATION DETAILS

Country of Residency

Citizenship of

Australian Residential Status

Drivers License No. Passport No.

State of Issue Expiry Date Issue Date Expiry Date

FACT FIND Form

APPLICANT 1

FAMILY RELATION DETAILS

Marital Status No. of Dependents Ages of Dependents

Mother's Maiden Name

Spouse First Name Spouse Surname

Next of Kin Name Next of Kin Relationship

Next of Kin Phone No. Next of Kin Address

CURRENT EMPLOYMENT (MIN 3 YEARS)

Type of Employment Status

Sector Company Name

Company Address

Occupation Role

From To

Date with Employer

Employer Contact Name Employer Contact No.

PREVIOUS EMPLOYMENT (LESS THAN 3 YEARS)

Type of Employment Status

Sector Company Name

Company Address

Occupation Role

From To

Date with Employer

Employer Contact Name Employer Contact No.

APPLICANT 2

FAMILY RELATION DETAILS

Marital Status No. of Dependents Ages of Dependents

Mother's Maiden Name

Spouse First Name Spouse Surname

Next of Kin Name Next of Kin Relationship

Next of Kin Phone No. Next of Kin Address

CURRENT EMPLOYMENT (MIN 3 YEARS)

Type of Employment Status

Sector Company Name

Company Address

Occupation Role

From To

Date with Employer

Employer Contact Name Employer Contact No.

PREVIOUS EMPLOYMENT (LESS THAN 3 YEARS)

Type of Employment Status

Sector Company Name

Company Address

Occupation Role

From To

Date with Employer

Employer Contact Name Employer Contact No.

FACT FIND Form



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INCOME DETAILS

	APPLICANT 1		APPLICANT 2	
Base Salary	\$		\$	
Income Frequency	\$		\$	
Regular Overtime	\$		\$	
Regular Commission/Bonuses	\$		\$	
Regular Motor Vehicle Allowance	\$		\$	
Regular Allowances - Other	\$	Type	\$	Type
Existing Income e.g. Share Dividends	\$		\$	
Government Payment	\$	Type	\$	Type
Other	\$	Type	\$	Type

G

SELF-EMPLOYED APPLICANTS

APPLICANT 1			APPLICANT 2		
Applicant(s)			Applicant(s)		
Business Name			Business Name		
Type of Entity	Website		Type of Entity	Website	
ABN/ACN	Industry		ABN/ACN	Industry	
	Current FY	Previous FY		Current FY	Previous FY
Net Profit \$	\$	\$	Net Profit \$	\$	\$
	Current FY	Previous FY		Current FY	Previous FY
Add Backs \$	\$	\$	Add Backs \$	\$	\$
Accountant Details			Accountant Details		
Contact Name	Contact Name		Contact Name	Contact Name	
Trustee (if applicable)			Trustee (if applicable)		
Beneficiaries			Beneficiaries		

H

CREDIT HISTORY

	APPLICANT 1	APPLICANT 2
Have you ever had any default financial judgement or legal proceeding against you?		
Have you any difficulty meeting your financial commitments in the past 2 years?		
Are any of your existing debts currently in arrears?		
Do you expect any significant changes to your financial situation in the foreseeable future that would adversely impact your commitment?		
How you expect to meet your commitments?		
Please comment if your answer "Yes" to any of the questions		

FACT FIND

Form



I

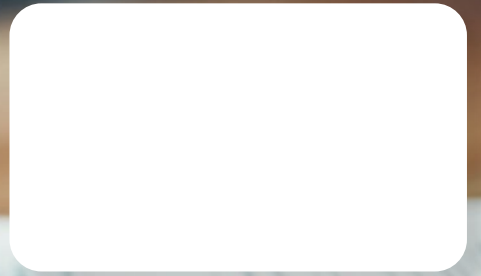
ASSETS

Property	Address			Value \$	Ownership
Property	Address		Monthly Rent \$	Value \$	Ownership
Vehicle	Make & Model		Year Made	Value \$	Ownership
Bank Account	Lender	Account Type	Account No.	Value \$	Ownership
Home Contents	Details			Value \$	Ownership
Shares Investments	Institution			Value \$	Ownership
Super Fund	Institution			Value \$	Ownership
Other				Value \$	Ownership

TOTAL ASSETS

TOTAL MONTHLY RENT

FACT FIND Form



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LIABILITIES

Loan/Lender	Account No.	Interest rate %	Fixed Rate Exp.	Ownership	Limit \$	Balance \$	Repayment	Repayment Type	Interest Only Expiry Date	Clearing
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Credit Card Lender			Account Number		Interest Rate %	Limit \$	Balance \$	Repayment		
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Vehicle Loan & Lender			Account Number	Interest Rate %	Loan Expiry	Ownership	Limit \$	Balance \$	Repayment	
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HELP/HECS				Ownership			Balance \$	Repayment		
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TOTAL LIABILITIES LIMIT

TOTAL LIABILITIES BALANCE

K

SOLICITOR/CONVEYANCER DETAILS (IF KNOWN)

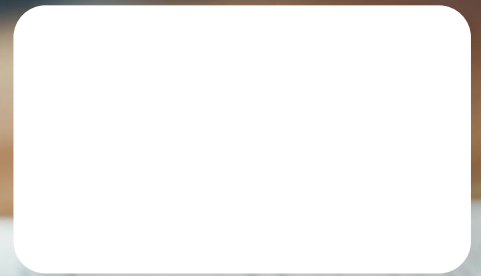
Conveyancing Firm/Solicitor Company

Contact Name

Contact No.

Email Address

FACT FIND Form



K

MONTHLY LIVING EXPENSES

	CURRENT	ONGOING POST-SETTLEMENT	POST-SETTLEMENT
1. Board	\$		
2. Child Care	\$		
3. Child Maintenance	\$		
4. Clothing & Personal Care	\$		
5. Entertainment	\$		
6. Groceries	\$		
7. Health Care	\$		
8. Higher Education & Vocational Training	\$		
9. Home Maintenance	\$		
10. Investment Property Costs	\$		
11. Medical & Life Insurance	\$		
12. Other	\$		
13. Other Insurances	\$		
14. Pet Care	\$		
15. Private & Non-Government Education	\$		
16. Public Primary & Secondary Education	\$		
17. Electricity	\$		
18. Gas	\$		
19. Home & Contents Insurance	\$		
20. Vehicle Insurance	\$		
21. Rates & Water	\$		
22. Rental Expenses	\$		
23. Strata Fees & Land Tax	\$		
24. Telephone & Internet	\$		
25. Vehicle Maintenance & Transport	\$		
	TOTAL CURRENT EXPENSES		
	TOTAL POST-SETTLEMENT EXPENSES		

Why are total monthly expenses equal to OR less than HEM? If applicable.

FACT FIND Form

PRIVACY DISCLOSURE STATEMENT & CONSENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and Finsure Finance and Insurance (Australian Credit Licence 384704).
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. You appoint us, our employees, and our agent's permission to contact your employers, accountant, superannuation provider or anyone else as required for the purpose of verifying details supplied by you.
4. We may use credit information and any other information you provide to arrange or provide finance and other services.
5. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers, and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors, and outsourcing partners some of which are in the Philippines
 - Your referees, such as your employer, to verify information you have provided
 - Any person considering acquiring an interest in our business or asset
 - Any organization providing online verification of your identity
6. You confirm that you are authorized to provide the personal details presented and consent to your information being checked with the document issuer or official record holder via third party systems for the purpose of confirming your identity.
7. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.finsure.com.au or by contacting us on **1300 769 415**. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If you do not provide the information, we may be unable to assist in arranging finance or providing other services.

APPLICANT(S) EXECUTION

Declaration and Acknowledgment

- You confirm that all information this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in the Disclosure Statement above.
- You acknowledge that you have been informed about your risk insurance options.

APPLICANT 1

Print Name

Signature

Date

APPLICANT 2

Print Name

Signature

Date

A close-up photograph of a hand holding a silver pen, writing on a document. The document has some faint text and lines. In the top right corner of the image, there is a white rounded rectangle.

FACT FIND

Form

CUSTOMER INFORMATION FORM